

# Annual Review

BSConsultants, LLC

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## *Update For 2026*

Hello, this is Harold Denson your Medicare Rep. Hope you and your family is staying safe and well.

## *Medicare Change (Reminder)*

Just a reminder, **The Inflation Reduction Act**, capped yearly out-of-pocket cost for Medicare Part D beneficiaries. There is no more donut hole a \$2,100 capped yearly for medication. **Insulin, under The Inflation Reduction Act cost \$35.00 a month.**

## **Open Enrollment Period (OEP) 1/1/2026 -3/31/2026. What is Open Enrollment?**

It allows an individual to switch their current Medicare Advantage (MA) or Medicare Advantage Prescription Drugs (MAPD) Plan if they are currently enrolled in an advantage plan only. Individuals enrolled in Original Medicare cannot use the OEP to join an MA or MAPD.

**Agent update: As your Insurance Agent I will continue to find the best plan to meet your needs. If you need to review your current plan please contact me by phone (614) 306-3289 or website. I current offer plans in the following states; OH, MI, GA, SC and TN.**

**Note: You must always pay your Medicare Part B Premium.**

**Disabled American Veterans (DAV) I suggest that you go to the DAV website and review the policy for Dependency Indemnity Compensation (DIC). "If your disability is service connected totally disabling for 10 years before your death it may result in additional survivor benefits."**



**Medicare Supplement Plans are available.**

**Dual also call Special Needs Plans members have a monthly Special Election period change. My Care Ohio will be new changes for Ohio call for additional information.**

### **Medicare Cost Changes:**

**Medicare Part B, premium change from (\$185 – 2025) to (\$202.00 – 2026).**

### **Deductibles 2026**

**Part A- \$1,736.00, (per-event)**

**Part B - \$283.00 Annually**

**Part D Initial Coverage Limit 2026: \$2,100.00 cap.**

**Note: Just a reminder be sure you get your annual physical each year.**

**(Website):**

**www.healthcare-medicare-consultant.com**

**Happy Holiday!**

***Harold Denson***